

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/608,562	Confirmation No.:	7254
Filed	:	June 30, 2003		
Applicant	:	Lawson, et al.		
Title :	:	A Technique for Calculating Payee Specific Time to Payment Completion		
Art Unit	:	3694		
Examiner	:	I. Jung Liu		
Atty Docket No.	:	23952-0142		
Customer No.	:	72386		

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450


Sir:

Please consider the information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" which is made pursuant to 37 C.F.R. §§ 1.56, 1.97(b), and 1.98.

Applicant submits that no fee is due in connection with this Information Disclosure Statement because the Information Disclosure Statement is being submitted before the mailing of the first Office Action on the merits in accordance with 37 C.F.R. § 1.97(b). However, Applicant authorizes charging any omitted fees to deposit account no. 19-5029 in the event of a deficiency.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,


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